CÔMBINED D	ECLARATION FO	ATTORNEY'S DOCKET NUMBER					
(Includes Reference to Provisional and PCT International Applications)			029685-015				
As a below named inventor, I hereby declare that:  My residence, post office address and citizenship are as stated below next to my name;  I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:  Improved Method and System of Effecting a Financial Transaction							
the specification of which (check only one item below):							
X	is attached hereto.						
	was filed as United States application						
	Numberon						
	and was amende						
	on (if applicable).						
	was filed as PCT international application						
	Mumber						
Ü	and was amended under PCT Article 19 and/or PCT Article 34						
[.3] [3]	on	(if applic	able).				
Number							
amended by any amendment referred to above.							
I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title							
37, Code of Federal Regulations, § 1.56.							
I hereby claim foreign priority benefits under Title 35, United States Code, §§ 119 (a)-(e) of any foreign application(s) for patent or or investor's certificate or of any PCT international application(s) designating at least one country other than the United States of							
America listed below and have also identified below any foreign application(s) for patch of inventor a columnate of any 1 🗸							
international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:							
-			TOTAL OF A TAKE TINDED 25 II C	C 8 110.			
PRIOR FOREIGN/PCT APPLICATION(S) AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. § 119:  DATE OF FILING PRIORITY CLAIMED							
COUNTRY (if PCT, indicate "PCT")		APPLICATION NUMBER	(day, month, year)	UNDER 35 U.S.C. § 119			
Aus	tralian	PQ9524	18 August 2000	X Yes No			
				_ Yes _ No			
				Yes No			
				_Yes _ No			
				_ Yes _ No			
I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.							
1 motory committee believe miner rine 35, offices beines come 5 xxx(5) of may committee pro-							
60/252,000			7 December 2000				
(Application Number) (Filing Date)							
(42	olication Number	<u> </u>	iling Date)				

COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY (CONTINUED) (Includes Reference to Provisional and PCT International Applications)

ATTORNEY'S DOCKET NO. 029685-015

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States applications(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose to the Office all information known to me to be material to the patentability as defined in Title 37, Code of Federal Regulations § 1.56, which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application: PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. § 120: STATUS (check one) U.S. APPLICATIONS ABANDONED PATENTED PENDING U.S. APPLICATION NUMBER U.S. FILING DATE PCT APPLICATIONS DESIGNATING THE U.S. U.S. APPLICATION NUMBERS PCT APPLICATION NO. PCT FILING DATE ASSIGNED (If any) Thereby appoint the following attorneys and agent(s) to prosecute said application and to transact all business in the Patent and Frademark Office connected therewith and to file, prosecute and to transact all business in connection with international applications directed to said invention: "L Ü Bruce T. Wieder 33.815 17,337 Eric H. Weisblatt 30,505 William L. Mathis Robert S. Swecker 26,057 Todd R. Walters 34.040 19.885 James W. Peterson 31,979 30,427 Ronni S. Jillions 22,124 Platon N. Mandros Benton S. Duffett, Jr. Teresa Stanek Rea Harold R. Brown III 36.341 25,885 Robert E. Krebs 22.030 36,086 30,888 Allen R. Baum William C. Rowland Norman H. Stepno 22.716 32,747 Brian P. O'Shaughnessy 24,970 T. Gene Dillahunty 25,423 Ronald L. Grudziecki 36,075 Kenneth B. Leffler Frederick G. Michaud, Jr. 26,003 Patrick C. Keane 32,858 32,236 25,813 Bruce J. Boggs, Jr. 32,344 Fred W. Hathaway Alan E. Kopecki 34.456 Regis E. Slutter 26,999 William H. Benz 25,952 Wendi L. Weinstein 34.576 Samuel C. Miller, III Peter K. Skiff 31,917 Mary Ann Dillahunty 27,360 Richard J. McGrath 29,195 Robert G. Mukai 28.531 George A. Hovanec, Jr. Matthew L. Schneider 32,814 28,223 28,632 Michael G. Savage 32,596 James A. LaBarre 21839 30,113 E. Joseph Gess 28.510 Gerald F. Swiss 27,903 Charles F. Wieland III R. Danny Huntington and: Theodosios Thomas, Registration No. 45,159 and Stephen J. Tytran, Registration No. 45,846 Ronald L. Grudziecki Address all correspondence to:

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Alexandria, Virginia 22313-1404

Address all telephone calls to: Theodosios Thomas

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

at (919) 941-9240.

17. AUG. 2001_14:15WATERMARK PAT	ENT 613 98196010		_NO. 5472——P. 4———
COMBINED DECLARATION FOR PATENT APPLICATIO (Includes Reference to Provisional and PCT Internation	N AND POWER OF ATTO		
	· · · · · · · · · · · · · · · · · · ·	/	
FULL NAME OF SOLE OR FIRST INVENTOR	SIGNATURE	) ( )	DATE X17-AUG-2001
Grant SIMONDS RESIDENCE		CITIZENSHIP	111-1149-001
Victoria, AUSTRALIA		Australian	
POST OFFICE ADDRESS			
45 Junction Street, Newport 3015, Victoria AUSTRALIA  FULL NAME OF SECOND JOINT INVENTOR, IF ANY	SIGNATURE		DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF THIRD JOINT INVENTOR, IF ANY	SIGNATURE		DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
full name of fourth joint inventor, if any	SIGNATURE		DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF FIFTH JOINT INVENTOR, IF ANY	SIGNATURE		DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SIXTH JOINT INVENTOR, IF ANY	SIGNATURE		DATE
RESIDENCE	•	CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY	SIGNATURE		DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF EIGHTH JOINT INVENTOR, IF ANY	SIGNATURE		DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF NINTH JOINT INVENTOR, IF ANY	SIGNATURE		DATE
RESIDENCE		CITIZENSHIP	
POST OFFICE ADDRESS			